

Form 149

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

**Andrea N. Bullock**  
**aka Andrea N Gaddie**  
Debtor(s)

Bankruptcy Case No.: 14-22325-JAD  
Issued Per Nov. 15, 2018 Proceeding  
Chapter: 13  
Docket No.: 148 – 145, 146  
Concil. Conf.: at

**ORDER OF COURT CONFIRMING PLAN AS MODIFIED  
AND SETTING DEADLINES FOR CERTAIN ACTIONS**

**(1.) PLAN CONFIRMATION:**

IT IS HEREBY ORDERED that upon consent of the Debtor(s), the Chapter 13 Plan dated September 20, 2018 is CONFIRMED as modified at the Plan confirmation hearing. Terms of the Plan not expressly modified by this Order remain in full force and effect. A copy of this Plan was previously mailed to you. *Only those provisions which are checked below apply to this case:*

- ☐ A. For the remainder of the Plan term, the periodic Plan payment is amended to be \$ as of . Debtor(s)' counsel shall file a motion to amend the income attachment order within seven (7) days of the date of this Order.
- ☐ B. The length of the Plan is increased to a total of months. This statement of duration of the Plan is an approximation. The Plan shall not be completed until the goals of the Plan have been achieved. The total length of the Plan shall not exceed sixty (60) months.
- ☐ C. Plan confirmation is on an interim basis only as a form of adequate protection. The Trustee is authorized to distribute to secured and priority creditors with percentage fees. ***A final plan conciliation conference will be held on at , in .*** If the Parties cannot resolve all disputes at the conciliation conference, a hearing will be scheduled and orally announced at the conclusion of the conference without any further written notice to any party. Parties are directed to monitor the Court's docket and read the Chapter 13 Trustee's minutes of the conciliation conference to the extent such parties desire more information regarding the outcome of the conciliation conference.
- ☐ D. Plan confirmation is subject to the resolution of all actions to determine the avoidability, priority, or extent of liens; including determination of the allowed amount of secured claims under *11 U.S.C. §506*, disputes over the amount and allowance of claims entitled to priority under *11 U.S.C. §507*, and all objections to claims.
- ☐ E. The allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.
- ☐ F. shall be paid monthly payments of \$ beginning with the Trustee's distribution and continuing for the duration of the plan term, to be applied by that creditor to its administrative claim, budget payments and/or security deposit. These payments shall be at the third distribution level.
- ☒ G. The claims of the following creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim: Belmar Gardens, Inc. at Claim No. 9 .
- ☒ H. Additional Terms: Tri Valley Federal Credit Union at Claim No. 2-3 and Claim No. 3-3, payments were proper.  
The claim of Deutsche Bank National Trust Co. at Claim No. 10 governs as to arrears with payment changes.  
Attorney fees paid were proper.

**(2.) IT IS FURTHER ORDERED THAT THE FOLLOWING DEADLINES ARE ESTABLISHED:**

**A. Objections to the Plan.** Pursuant to *Fed.R.Bankr.P. 2002(b)*, this Order shall not become final for a period of twenty-eight (28) days. Any party in interest with an objection to any provision of this Confirmation Order must file a written objection within that twenty-eight (28) day period. Failure to timely object shall be deemed a waiver of all objections and an acceptance of the provisions of this confirmed Plan. The Trustee may disburse funds pursuant to this confirmation order upon its entry.

**B. Applications to retain brokers, sales agents, or other professionals.** If the Plan contemplates sales of assets or litigation proceeds as a source of funding, Debtor(s) shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.

**C. Review of Claims Docket and Objections to Claims.** Pursuant to *W.PA.LBR 3021-1(c)(2)*, the Debtor or Debtor's attorney, if represented, shall review the proofs of claim filed and shall file objections to any disputed claims within ninety (90) days after the claims bar date or, for late filed or amended claims, within ninety (90) days after they are filed and served. Absent an objection, the proof of claim will govern as to the classification and amount of the claim. Objections filed after the ninety (90) days specified herein shall be deemed untimely.

**D. Motions or Complaints Pursuant to §§506, 507 or 522.** All actions to determine the priority, avoidability, or extent of liens, all actions pursuant to *11 U.S.C. §§506, 507 and 522* shall be filed within ninety (90) days after the claims bar date.

**E. Filing Amended Plans.** Within fourteen (14) days after the Bankruptcy Court resolves the priority, avoidability, or extent of a lien, or any objection to claim, the Debtor(s) shall file an amended Plan to provide for the allowed amount of the claim if the allowed amount differs from the amount stated in the plan. Debtor(s) shall also file an amended Plan within thirty (30) days after the claims bar date(s) in the event that no objection is filed and the claim(s) as filed causes the Plan to be underfunded.

(3.) ***IT IS FURTHER ORDERED THAT:***

**A.** After the claims objection deadline, the Plan shall be deemed amended to conform to the claims filed or otherwise allowed. If the Plan expressly modified the terms of payment to any creditor pursuant to *11 U.S.C. §1322(b)(2)*, nothing in this Order shall be construed to change the payment terms established in the Plan.

**B.** Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).

**C.** Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.

**D.** Debtor's counsel must file a fee application in accordance with *W.PA.LBR 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.

**E.** The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default. If the default involves failure to make a plan payment the case will result in dismissal without further hearing upon filing and service of an *Affidavit of Default* by the Trustee. The Trustee is not precluded from raising pre-confirmation defaults in any subsequent motion to dismiss.

**F.** In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any ***secured claim*** that is secured by the subject property, unless directed otherwise by further Order of Court.

Dated: November 19, 2018

Jeffery A. Deller  
United States Bankruptcy Judge

cc: All Parties in Interest to be served by Clerk in seven (7) days

## Imaged Certificate of Notice Page 4 of 5

United States Bankruptcy Court  
Western District of PennsylvaniaIn re:  
Andrea N. Bullock  
DebtorCase No. 14-22325-JAD  
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: jhel  
Form ID: 149Page 1 of 2  
Total Noticed: 24

Date Rcvd: Nov 19, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 21, 2018.

db +Andrea N. Bullock, PO Box 81145, Pittsburgh, PA 15217-0645  
cr +Belmar Gardens, Inc., c/o The Rubinoff Company, 925 Liberty Avenue, 8th Floor,  
Pittsburgh, PA 15222-3730  
cr Duquesne Light Company, c/o Peter J. Ashcroft, 2200 Gulf Tower, Pittsburgh, PA 15219  
cr +Equitable Gas Bankruptcy Department, Attn: Judy Gawlowski, 225 North Shore Drive 2nd Floor,  
Pittsburgh, PA 15212-5860  
cr +JPMorgan Chase Bank, N.A., 700 Kansas Lane, Mail Code, LA4-5555, Monroe, LA 71203-4774  
cr +Pennsylvania Housing Finance Agency, c/o Leon P. Haller, Esquire, 1719 North Front Street,  
Harrisburg, PA 17102-2305  
13867132 +Belmar Gardens, 925 Liberty Avenue, Pittsburgh, PA 15222-3730  
14036500 +Belmar Gardens, Inc., c/o The Rubinoff Company, Att: Property Manager,  
925 Liberty Avenue, 8th Floor, Pittsburgh, PA 15222-3730  
13867134 +Chase, PO Box 24696, Columbus, OH 43224-0696  
13867135 +Credit Protection Asso, 13355 Noel Rd Ste 2100, Dallas, TX 75240-6837  
13867136 +David Apothaker, Esquire, 520 Fellowship Rd, C306, Mount Laurel, NJ 08054-3410  
14415728 +Deutsche Bank National Trust Company, a, Serviced by Select Portfolio Servicing,,  
3217 S. Decker Lake Dr., Salt Lake City, UT 84119-3284  
14072162 +Deutsche Bank National Trust Company, et al, c/o JPMorgan Chase Bank, N.A.,  
3415 Vision Drive, OH4-7142, Columbus, OH 43219-6009  
13920778 +Peoples Natural Gas Co LLC Equitable Division, 225 North Shore Drive,  
Pittsburgh, PA 15212-5860  
13867139 +Roger Matthews, Esquire, 11 Stanwix Street, Tenth Floor, Suite 1024,  
Pittsburgh, PA 15222-1312  
13867140 +Tri Valley Federal Credit Union, 1920 Cochran Rd, Pittsburgh, PA 15220-1101  
13937285 +U.S. Bank, National Association, Trustee for, Pennsylvania Housing Finance Agency,  
211 North Front Street, Harrisburg, PA 17101-1406

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

13867133 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Nov 20 2018 03:16:17 Cap One,  
PO Box 85520, Richmond, VA 23285  
13869929 E-mail/Text: mrdiscen@discover.com Nov 20 2018 03:05:46 Discover Bank,  
DB Servicing Corporation, PO Box 3025, New Albany, OH 43054-3025  
13867137 +E-mail/Text: mrdiscen@discover.com Nov 20 2018 03:05:46 Discover Fin Svcs Llc,  
PO Box 15316, Wilmington, DE 19850-5316  
13933596 +E-mail/Text: kborkley@bernsteinlaw.com Nov 20 2018 03:07:11 Duquesne Light Company,  
c/o Peter J. Ashcroft,, Bernstein-Borkley, P.C., 707 Grant St., Suite 2200, Gulf Tower,,  
Pittsburgh, PA 15219-1945  
13867138 +E-mail/PDF: gecsedirecoverycorp.com Nov 20 2018 03:15:40 Gecrb/Amazon, PO Box 965015,  
Orlando, FL 32896-5015  
13933436 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Nov 20 2018 03:16:20  
Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541  
13867142 +E-mail/Text: rosec@trivalleyservice.com Nov 20 2018 03:05:48 Tri-Valley Service Fcu,  
1920 Cochran Rd, Pittsburgh, PA 15220-1101

TOTAL: 7

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Deutsche Bank National Trust Company, formerly kno  
cr Deutsche Bank National Trust Company, formerly kno  
cr U.S. Bank National Association Trustee for the Pen  
13867141\* +Tri Valley Federal Credit Union, 1920 Cochran Rd, Pittsburgh, PA 15220-1101  
13867143\* +Tri-Valley Service Fcu, 1920 Cochran Rd, Pittsburgh, PA 15220-1101  
cr ###SELECT PORTFOLIO SERVICING, INC, 3815 South West Temple, Salt Lake City, UT 84115-4412  
cr ###Tri Valley Federal Credit Union, Dodaro, Matta, & Cambest, P.C.,  
1001 Ardmore Blvd., Suite 100, Pittsburgh, PA 15221, UNITED STATES 15221-5233  
13927363 ###George J. Pettrone, Esquire, 1112 South Braddock Avenue, Pittsburgh PA 15218-1262  
TOTALS: 3, \* 2, ## 3

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0315-2

User: jhel  
Form ID: 149

Page 2 of 2  
Total Noticed: 24

Date Rcvd: Nov 19, 2018

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 21, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 19, 2018 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor Deutsche Bank National Trust Company, formerly known as Bankers Trust Company of California, N.A., as Trustee, et al andygornall@latouflawfirm.com  
Andrew F Gornall on behalf of Creditor Deutsche Bank National Trust Company, formerly known as Bankers Trust Company of California, N.A., as Trustee for Asset Backed Securities Corporation Long Beach Home Equity Loan Trust 2000-LB1 andygornall@latouflawfirm.com  
Danielle Boyle-Ebersole on behalf of Creditor Deutsche Bank National Trust Company, formerly known as Bankers Trust Company of California, N.A., as Trustee, et al debersole@hoflawgroup.com, bbleming@hoflawgroup.com  
Danielle Boyle-Ebersole on behalf of Creditor Deutsche Bank National Trust Company, formerly known as Bankers Trust Company of California, N.A., as Trustee for Asset Backed Securities Corporation Long Beach Home Equity Loan Trust 2000-LB1 debersole@hoflawgroup.com, bbleming@hoflawgroup.com  
Francis E. Corbett on behalf of Debtor Andrea N. Bullock fcorbett@fcorbettlaw.com, fcorbett7@gmail.com  
James Warmbrodt on behalf of Creditor Deutsche Bank National Trust Company, formerly known as Bankers Trust Company of California, N.A., as Trustee for Asset Backed Securities Corporation Long Beach Home Equity Loan Trust 2000-LB1 bkgroup@kmlawgroup.com  
John F. Cambest on behalf of Creditor Tri Valley Federal Credit Union jcambest@law-dmc.com, kmackulin@law-dmc.com  
Leon P. Haller on behalf of Creditor Pennsylvania Housing Finance Agency lhaller@pkh.com, dmaurer@pkh.com; lrynard@pkh.com; mgutshall@pkh.com  
Leon P. Haller on behalf of Creditor U.S. Bank National Association Trustee for the Pennsylvania Housing Finance Agency lhaller@pkh.com, dmaurer@pkh.com; lrynard@pkh.com; mgutshall@pkh.com  
Mary Bower Sheats on behalf of Creditor Belmar Gardens, Inc. Mary@mbseatslaw.com, mbsheats@icloud.com; mbsheats@gmail.com; G19303@notify.cincompass.com  
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov  
Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com, ckutch@ecf.courtdrive.com; acarr@bernsteinlaw.com  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com  
S. James Wallace on behalf of Creditor Equitable Gas Bankruptcy Department sjw@sjwpgh.com, Equitablebankruptcy@peoples-gas.com; srk@sjwpgh.com

TOTAL: 14